JOINT HEALTH INSURANCE FUNDS

School Board Funds

1. North Jersey School Health Insurance Fund

Approved: June 14, 1996 Effective: July 1, 1996

Administrator: Jim Kickham

Public Entity Risk Management Administration, Inc. ("PERMA")

Park 80 West, Plaza One Saddle Brook, NJ 07663

201-587-0555 Fax-201-587-8662

Members:

Dumont Glen Rock Wayne

2. Morris, Passaic & Bergen Health Insurance Fund

Approved: August 1, 1996 Effective: October 1, 1996

Administrator: Robert Kanwisher Phone: 201-664-0310

Burton Agency Fax: 201-664-0107

44 Bergen St.

Westwood, NJ 07675

Members:

Chatham Hanover Twp Passaic County Tech Pompton Lakes Cliffside Park Lakeland Pequannock Wallington

Glen Ridge Morris County ESC

3. Southern New Jersey Public Education Employee Benefits Fund

Approved: August 30, 1996 Effective: July 1, 1996

Administrator: PERMA

Members:

Atlantic County SS Hammonton Somers Point

Egg Harbor City Mullica

Municipal Funds

1. Bergen Municipal Employee Benefits Fund

Approved: September 7, 1995 Commenced Operations: 1992

Administrator: PERMA

Members:

Saddle River Alpine Emerson Moonachie Bergenfield Franklin Lakes Mt. Olive S. Hackensack Bloomingdale New Providence Scotch Plains Hillsdale Bogota Leonia N. Arlington Wallington Carlstadt Little Ferry Northvale Wanaque Palisades Park Wayne Demarest Lodi Dumont Lvndhurst Park Ridge Westwood East Rutherford Mahwah Ridgefield Woodridge

Maywood Rutherford

2. Southern New Jersey Regional Employee Benefits Fund

(Previously: Camden Burlington Regional Municipal Employee Benefits Fund)

Approved: April 6, 1995

Commenced Operations: September 1,1992

Administrator: PERMA

Members:

Audubon Bordentown Gloucester City North Wildwood

Bellmawr Chesilhurst Lawnside Pitman

3. Central New Jersey Regional Employee Benefits Fund

(Previously: Ocean/Monmouth Regional Employee Benefits Fund)

Approved: May 1, 1995

Commenced Operations: February 1,1992

Administrator: PERMA

Members:

Plumsted Allentown Englishtown Loch Arbour Village Allentown, HMO Hazlet Manasquan Red Bank Atlantic Highlands Interlaken Manasquan RSA Ship Bottom Brick Twp. Keyport Manchester Shrewsbury Twp Lakehurst Manchester PBA Spring Lake Brielle Eatontown Surf City Lakewood Twp. Ocean Cty Soc. Svc.

Eatontown SA

4. North Jersey Municipal Employee Benefits Fund

Approved: May 1, 1995

Commenced Operations: January 1, 1993

Administrator: PERMA

Members:

Byram Hardystown Randolph West Milford Dover Hawthorne Ringwood West Patterson

Fairfield Hopatcong Roxbury Hanover Lincoln Park Sparta

5. Middlesex County Joint Health Insurance Fund

Approved: July 10, 1995

Commenced Operations: July 1, 1995

Administrator: Samuel M. Kikla Phone: 215-561-0510 Doyle Consulting Group, Inc. Fax: 215-561-3736

Doyle Consulting Group, Inc. One Commerce Square 2005 Market St – Suite 3510 Philadelphia, PA 19103

Members:

Improvement Auth. Middlesex Cty Vo-Tech Roosevelt Hospital

Reinsurance Fund

1. Municipal Reinsurance Health Insurance Fund

Approved: November 6, 1998 Effective: January 1, 1999

Administrator: PERMA

Members:

Central New Jersey Regional Employee North Jersey Municipal Employee Benefits

Benefits Fund Fund

Bergen Municipal Employee Benefits Fund Southern New Jersey Regional Employee

Benefits Fund